INSURANCE PROVIDING APPARATUS, INSURANCE PROVIDING METHOD, AND COMPUTER READABLE RECORDING MEDIUM WITH COMPUTER PROGRAM RECORDED THEREON

ABSTRACT

[Abstract]

PROBLEM: To provide insurance specific to individual workers with a reasonable premium being calculated from actual conditions of a worker based on the personnel labor information of the worker, and the calculated premium being set.

SOLUTION: An insurance providing apparatus 1, which provides insurance based on personnel labor information specific to a worker with a premium being set for the worker according to the changing personnel labor information, is configured so as to be capable of communicating through a network NW with a personnel labor information management apparatus 2, and has an insurance information DB 1A in which is stored insurance information comprising insurance subscription conditions based on personnel labor information, and calculations standards of premiums that are set according to the personnel labor information. A determination processing unit 12 references a personnel labor information DB 2A and the insurance information DB 1A, and determines the possibility of subscription of a worker to a prescribed insurance, and if the determination results indicate that the worker satisfies the conditions for subscription to the prescribed insurance, a calculation processing unit 13 calculates a premium to be imposed on the worker based on the premium calculation

standards and the personnel labor information of the worker.

[Selected Drawing] FIG. 1